

## Ryan List of Loan Values Amazes Banks

(Continued from page one)

man, nor John McHugh, president of the Mechanics and Merchants Bank, the institution most heavily involved after the Guaranty and Chase, could be reached, and at the offices of the bank, Frank O. Roe, vice-president, declined to comment on the situation. At the First National Bank, the Empire Trust Company and other financial concerns interested, the absence of executives acquainted with details of the Ryan loans was assigned as the reason for the lack of statements.

The paucity of formal statements, for which the traditional reluctance of the banks to disclose details of their business, as well as the Saturday half-holiday, was in part responsible, was not in accordance with private expressions of opinion and the volume of informal comment. The banks concerned made no effort to conceal their discomfort over the first public airing of figures in the adjustment of Mr. Ryan's affairs, while the failure was almost the sole topic of discussion during a dull session on the New York Stock Exchange, where the contrast between Mr. Ryan's market operations and influence of two years' ago and the absence of the same in the market at this time was conspicuously noted. The disparity between the amount of the loans and the collateral as valued by Mr. Ryan was generally admitted, but no information was obtainable as to what a shrewd valuation of that collateral would be. Nor were any figures available as to the extent of losses beyond the immediate reaction of the market created by the Guaranty Trust Company. The explanation of this lack of figures was that the collateral is now in process of liquidation by the trustee, who have been in the market for a year and a half, and that its value and the extent of the losses will not be determined until liquidation has been completed.

### Losses Admitted Now

It was ascertained, however, that provision has been made against all probable losses and that the bankruptcy proceedings will have no bearing upon the continued liquidation of the account. That there will be substantial losses was generally admitted, whereas when Mr. Ryan's affairs were taken over by the banks it was expected that some equity might remain over and above the amount of the loans that would be required to liquidate them. Viewed separately, bankers said, the Ryan transactions could hardly be condoned. Conceding that at the time the loans were made the securities offered as collateral had a market value considerably in excess of the aggregate advanced against them, their subsequent depreciation, it was admitted, was such that the loans could not be regarded as sound and more intensive investigation should have indicated this.

"There is another consideration that must enter into the reckoning if the course of the banks is to be properly appraised," said one banking official, who declined to have his name used. "That is that the banks could not allow Mr. Ryan to fail in 1920 during the declining securities market. It was a case where, although his account was overextended, the banks had to stand by him because to do otherwise might have caused a general unloading of stocks, the failure of many brokerage houses and a consequent threat to the entire financial structure. They might have closed Mr. Ryan's account with a smaller loss than they have incurred, but in doing so they would probably have unsettled other accounts and had to take losses on a hundred loans instead of merely on their loans to Mr. Ryan. It has been bad banking at the outset, but viewed broadly it was the wiser and safer course to carry on than to have taken the more conservative line. It is fortunate that the record should have been brought out now when people have forgotten, but that is Mr. Ryan's responsibility."

See No Liquidation Saturday  
Although the stock market was reactionary yesterday, brokers were not inclined to attribute the selling to the Ryan bankruptcy proceedings. It was pointed out that the bulk of Mr. Ryan's holdings, being held in trust by the committee of bankers, would not be thrown upon the market at this time, particularly in view of the fact that they had been taken over in November, 1920. Whatever liquidation has taken place, it is believed, has been done during a period when the public would least suspect such selling was going on. The bulk of the collateral of the Ryan loans, as disclosed by the bankruptcy schedules, consists of Stutz Motors, acquired by the noted speculator when he engineered the famous corner in the stock in the spring of 1920. Since the stock was thrown off the Stock Exchange it has had no free market, and it is doubtful if the bankers could sell any large amount of the collateral at present even if they so desired. In June the stock was nominally quoted at 45.

Mr. Ryan's decision to bring to a climax his financial troubles resulted from a desire to free himself of personal obligations, including the "baker, the butcher and the candlestick maker." A few of his former close friends and associates expressed ignorance of his future plans, but expressed the belief that he would soon return to active business in the Street and in time would pay off a large part of his unsecured debts.

One broker who is a member of the Stock Exchange and a creditor of Mr. Ryan said he knew on the day that the bankruptcy petition was going to be filed the following day. He expressed regret concerning the occurrence, and remarked that Mr. Ryan was "most generous" in his prosperous days. He expressed ignorance regarding his future plans.

None of Mr. Ryan's attorneys were at their downtown offices yesterday, and at the offices of Allan A. Ryan & Co., 111 Broadway, it was said that Mr. Ryan was not there and no statement would be made.

## Sing Sing's Loneliest Prisoner Drops Dead Sentenced for Murder, Martin Smith Never Had Caller During 14 Years

Martin Smith, who has served more than fourteen years in Sing Sing for a murder committed in Nassau County, dropped dead yesterday of heart disease in a hospital inside the prison. Smith took about three years from his term there, which began February 27, 1908. A few years after his imprisonment for second degree murder the Legislature changed the penalty for the second degree murder from life to twenty years to life. The law was made retroactive and applied to Smith.

Smith was a carpenter in the prison. He was efficient at his work and a model of good behavior. The Mutual Welfare League will provide burial.

## Baby Unhurt in Fall From Speeding Train

RICHMOND, Va., July 22.—Two-year-old Woodson W. Woodward, of Richmond, lost his toy balloon through the window of a train traveling thirty miles an hour, near here, last night, fell from the train when he reached for it, and was found later by a farmer, walking contentedly along the tracks, balloon in hand. He was uninjured and was returned to the train which had been stopped to permit passengers to search for him.

## Policeman and Crook He Shot In Battle Die

(Continued from page one)

and found him unconscious. She then put in a call for Brooklyn Police Headquarters, and detectives and an ambulance began racing for the scene.

Walsh, according to the police, was known to criminal hunters throughout this country and England. He got his first taste of prison in 1878, and since then had been a frequent of many prisons for various crimes. He was convicted many times for burglary, it is said, and during his long criminal activity was sentenced from Manchester, England, St. Louis, Baltimore, Poughkeepsie, Jersey City and Trenton, who have been in charge of his case, according to the police, in 1914.

His body was taken last night to the morgue. A city-wide search for his three companions is being conducted.

The backyard activities of the warehouse thieves early yesterday awakened the six months' old baby of Mrs. Marie Kennedy, who lives at 251 Eighth Street, which backs up to the Hibernian place on Seventh Street. Baby Eleanor cried and Mrs. Kennedy, comforting the child, saw two men sneaking through the back yard. Picking up the baby, Mrs. Kennedy ran upstairs, rousing her brother, Charles Boyle, and Charles McCormick, then ran to the street and told Patrolman Loewe, who was on post near by, what she had seen. Boyle and McCormick were unarmed, but joined forces with Loewe, who gave Boyle his nightstick. Two men were found in the shadow of the warehouse building. When Loewe ordered them to throw up their hands the battle began. After about thirty shots were exchanged Loewe fell. Two others came from the warehouse and joined in. Loewe was beaten over the head with a revolver butt.

### Army Orders

From The Tribune's Washington Bureau  
WASHINGTON, July 22.—Army orders issued to-day follow:

**Field Artillery**  
Gruber, Maj. W. R. to Norman, Okla.  
Lattimore, Capt. W. C. to Fort Riley.  
Shaw, Capt. E. B. to New York.  
Quinn, Capt. P. T. to Walter Reed Hospital.  
**T. F. Artillery**  
Armstrong, Capt. W. F. to Fort Snelling.  
Brenizer, Capt. H. C. to Brainerd, Minn.  
Crosby, Capt. R. H. to Cutler, Minn.  
S. J. Danforth, Lieut. to U. S. S. Arizona.  
Capt. M. A. Haley, Capt. T. E. to U. S. S. Arizona.  
Capt. W. H. Matthews, Capt. J. A. Whitlock, Capt. L. J. Wiener, Capt. W. M. Yates, A. W. Anderson, Maj. R. H. Magruder, P. McBride, Maj. H. L. Magruder, Maj. M. L. Voss, Lieut. J. B. Thurber, Maj. P. L. Voss, Lieut. J. B. Thurber, Maj. D. Searle, Capt. A. C.

### Quartermaster Corps

Bramble, Capt. W. S. to Fort Benjamin Harrison.  
Adams, Lt. Col. F. H. to Columbus Barracks.  
Moore, Lt. W. W. to Camp Holabird.  
**Cavalry**  
Arnold, Capt. F. W. to Chicago.  
Kuzink, Lt. Col. J. V. to Fort Bliss.  
**Engineers**  
Steele, Lt. G. M. to New York.  
Stier, Maj. W. D. to Washington.  
**Miscellaneous**  
Thompson, Capt. J. F. to Camp Humphreys.  
Todd, Maj. M. L. Med. Co. to Washington.  
Meyer, Army Field Clerk P. A. to Annapolis.  
Smylie, Maj. J. S. to Coast Artillery Co. to West Point.

### Navy Orders

From The Tribune's Washington Bureau  
WASHINGTON, July 22.—Navy orders issued to-day follow:  
Marvell, Capt. G. R. to 15th Naval District.  
Glasford, Comdr. W. A. W. to U. S. S. Peconic.

Stott, Comdr. A. C. to U. S. S. Rodgers.  
Tschobal, Lt. Cdr. A. A. to U. S. S. Abasco.  
Alford, Lt. Cdr. T. N. to Hampton Roads.  
Hinrichs, Lt. Cdr. R. P. to U. S. S. William B. Preston.  
Booth, Lt. Cdr. W. H. to Puget Sound.  
Husted, Lt. Cdr. O. M. to U. S. S. Burns.  
Modawski, Lt. Cdr. R. P. to U. S. S. Branch.  
Miles, Lt. Cdr. A. H. to U. S. S. Ajax.  
Vanderveer, Lt. Cdr. N. R. to U. S. S. Stewart.  
Whitman, Lt. Cdr. E. H. to U. S. S. Melville.  
Alford, Lt. Cdr. C. to U. S. S. Prairie.  
Butler, Lt. O. D. to U. S. S. Charleston.  
Cecil, Lt. C. P. to Washington.  
Cook, Lt. S. to U. S. S. John D. Edwards.  
Corley, Lt. W. A. to Destroyer Squadron 14.  
Franz, Lt. C. to Chelsea.  
Hatch, Lt. W. G. B. to U. S. S. Beaufort.  
Hayes, Lt. W. G. B. to U. S. S. Macdonough.  
Havley, Lt. R. W. to U. S. S. Prairie.  
Maynard, Lt. G. E. to 3d Naval District.  
McCrea, Lt. J. L. to U. S. S. Brigsport.  
Reifel, Lt. W. McK. to Annapolis.  
Treville, Lt. C. to U. S. S. Argonne.  
White, Lt. H. E. to U. S. S. Abasco.  
Coner, Lt. (J. E.) C. E. to U. S. S. Pruitt.  
Johnston, Lt. J. J. to U. S. S. Sigsbee.  
Peterson, Lt. (J. E.) A. E. to U. S. S. Selfridge.  
Tarabaton, Lt. (J. E.) W. E. to U. S. S. Thompson.  
Acker, Ens. S. to Norfolk.  
Adams, Ens. E. L. to U. S. S. Mullany.  
Becker, Ens. J. D. to U. S. S. California.  
Becker, Ens. E. B. to U. S. S. Case.  
Bliss, Ens. J. B. to U. S. S. Sloat.  
Brown, Ens. J. A. to U. S. S. Barry.  
Bunting, Ens. S. to U. S. S. Sigsbee.  
Carter, Ens. J. N. to U. S. S. Stoddard.  
Chandler, Ens. H. W. to U. S. S. Converse.  
Dennis, Ens. A. L. to U. S. S. Cogelan.  
Ellis, Ens. L. E. to U. S. S. Glimmer.  
Fenton, Ens. F. to U. S. S. Sigsbee.  
Flan, Ens. W. A. to U. S. S. Humphreys.  
Forsyth, Ens. E. C. to U. S. S. Hillingsley.  
Haley, Ens. J. J. to U. S. S. Fox.  
Hart, Ens. F. S. to U. S. S. Macdonough.  
Howell, Ens. F. E. to U. S. S. California.  
Hudson, Ens. H. H. to U. S. S. Lamson.  
Jackson, Ens. F. H. W. to Destroyer Squadron 15.  
Kane, Ens. D. B. resigned.  
Keech, Ens. A. to U. S. S. Childs.  
Keller, Ens. W. S. to U. S. S. Denver.  
Killingworth, Ens. W. M. to U. S. S. Moody.  
Kneeland, Ens. O. A. to U. S. S. Sands.  
Leshore, Ens. F. to U. S. S. Hopkins.  
Leighley, Ens. H. M. to U. S. S. Williamson.  
Libenow, Ens. L. D. to U. S. S. Reuben James.  
Maxwell, Ens. W. L. to U. S. S. California.  
Ross, Ens. J. M. to U. S. S. Preston.  
Scherer, Ens. R. C. to U. S. S. Rochester.  
Shelden, Ens. S. to U. S. S. Sigsbee.  
Sheppard, Ens. E. W. to U. S. S. Wright.  
Sherman, Ens. E. to U. S. S. Bridgeport.  
Seahill, Ens. B. J. to U. S. S. Brooks.  
Skinner, Ens. C. R. to U. S. S. Lamson.  
Solomon, Ens. R. to U. S. S. Bridgeport.  
Stickley, Ens. D. F. to U. S. S. Bridgeport.  
Suits, Ens. W. J. to U. S. S. Bridgeport.  
Sullivan, Ens. R. D. to U. S. S. Bridgeport.  
Thieme, Ens. K. A. to U. S. S. Denobola.  
Wallace, Ens. J. R. to U. S. S. Denobola.  
Walters, Ens. J. F. to U. S. S. Denobola.  
Whitgrove, Ens. L. D. to U. S. S. Denobola.  
Wiedner, Ens. P. to U. S. S. Denobola.  
Zeher, Ens. E. A. to U. S. S. Nicholas.  
Zimmerman, Ens. W. E. to U. S. S. Charles Ausburn.

### Beeching, Lt. Cdr. C. L. M. C. to Hampton Roads.

Lee, Lt. Cdr. A. E. M. C. to U. S. S. Ararat.

Anderson, Lt. W. M. M. C. to Fortland.

## Airplane Navy Only Can Subdue New Jersey's Mosquito Armies

Lewis E. Jackson, executive secretary of the Hudson County Mosquito extermination committee, which spends \$250,000 every once in a while to kill off Jersey mosquitoes, confessed yesterday that the newest crop of "marsh eagles" has the commission absolutely baffled and that the commissioners are powerless until winter unless they can obtain airplanes to fight the pest with some deadly spray.

This, he admits, is positively the only hope. But Mr. Jackson added, that dwellers of towns in the vicinity of the Hackensack meadows should be delighted to know that at present there are only eight varieties of Jersey mosquitoes, whereas there were formerly forty. But citizens declare the eight species are plenty and forty could be no worse.

"If we could spray them from the air," says Mr. Jackson, "we could win the fight. But we haven't any airplanes and the mosquito supply now on hand and breeding daily will hold its own against us until winter. But they are no worse now than they were ten years ago in a dry summer."

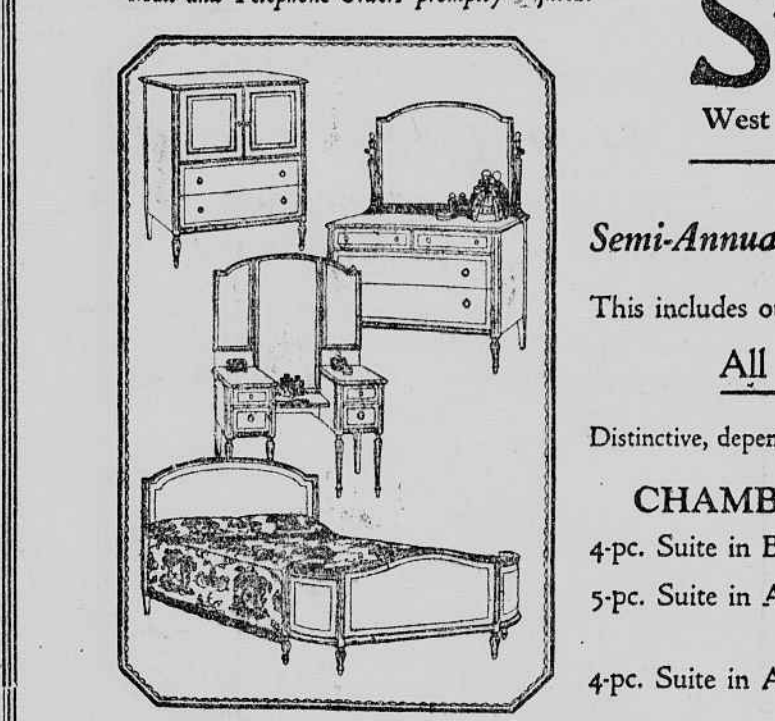
The present ferocious and absolutely fearless mosquito, which has Jersey lying awake nights, is the female of the species, according to Jackson. They are deadlier than the male. In fact, the male mosquito never bites a human being, but male or female Jersey folks have just about drained the drug stores of oil of citronella.

For more than a week there have been several sleepless nights for mosquito stricken Jersey. As a result "mosquito parties" have come to be all the rage. When it is found sleep is impossible, friends phone each other and arrange midnight parties, at which games are played, into the early morning hours, when the pests cease flying and buzzing about the rooms and light on the window screens, where they are easily subdued.

Three Drown While Bathing  
Michael Pagano, seventeen years old, of 63 Hopkins Street, Brooklyn, was drowned yesterday in Sheepshead Bay, off the foot of Jaffrey Street. He dived off a bulkhead and did not reappear.

An unidentified man about twenty-two years old was found unconscious in the water at the foot of West Twenty-first Street, Coney Island. Physicians worked to resuscitate him, but their efforts were useless, and he died. The body of David Connor, nineteen years old, of Webster Avenue, New Rochelle, was found yesterday morning in a lake on Daisy Farm, on Wilmet Road. He had been taken with cramps while bathing.

Mail and Telephone Orders promptly filled.



4-PC. CHAMBER SUITE (as illustrated) in Two-tone American Walnut or Mahogany, 48-in. Bureau, Bow End Bed, Vanity Case and Chiffoniere..... \$275

(1)—Low Boy of solid mahogany, for hall, bed room or living room.... \$45

(2)—Mahogany Secretary, with lattice work; claw feet; fitted with two roomy drawers . . . \$60

A Special Purchase Enables Us to Offer These

## Misses' Coats and Wraps

At the Noteworthy Price of . . \$25.00

Wraps for either sport or dress wear—and such youthful styles, the sort you like from the very first glimpse.

Every fashionable fabric—silk capes with fringe and smart wraps of woolen fabrics. In solid colors and in jaunty plaids for sport and utility wear. Sizes 14, 16 and 18 years.

MISSES' SILK or FLANNEL SKIRTS

Tailored models. Solid white or in plaid effects with a white background. And there's a wide assortment in these plaids, so that one can match one's sweater, \$7.50

Stern Brothers

Women's White Footwear

Radically Reduced for Immediate Disposal

Group I.—\$5.85 Group II.—\$6.85

Almost every pair of white shoes that we have is included in this sale.

White kid sandals and strap pumps for dress, canvas pumps and oxfords for afternoon and morning, buckskin oxfords, some plain, others trimmed in black. Low, Cuban and Spanish heels.

Not all sizes in every style, but all sizes represented in the assortment.

At left—White two-strap washable kid pump; Cuban heel, \$5.85

At right—White canvas one-strap pump; Spanish heel . . \$5.85

Stern Brothers

Children's Smart Summer Dresses

A large and varied assortment of hand-smocked, hand-embroidered models in white and colored organdie, voile, chambray and dotted Swiss.

\$1.95 (Were \$2.95 and 3.50)

\$2.95 (Were \$3.75 to 4.50)

\$3.95 (Were \$4.95 to 5.95)

\$4.95 (Were \$6.75 to 7.95)

Sizes 2 to 6 years. Second Floor.

Stern Brothers

Women's Separate Skirts

An Eventful Summer Clearance

100 smart silk sport skirts in all the lovely patterned silks of this season, including washable Fantasi, Raphsodi, fancy spiral crepe, Country Club, and crepe de Chine. Chiefly in white. Sizes 26 to 34 waistband.

Special Clearance Price: \$7.50

125 wash cotton skirts beautifully tailored. Fancy pockets. In such materials as cotton gabardine, surf satin, cotton tulle and imported ratine. White and colors. Sizes 27 to 34 waistband.

Special Clearance Price: \$5.00

## State Democrats Urged by National Chairman to Aid

Cordell Hull Says Republicans Are Ready to Abandon Party in November; Approves Raising Fund

A letter from Cordell Hull, chairman of the National Democratic Committee, to Herbert C. Pell Jr., chairman of the New York State Committee, and Frederick A. Wallis, chairman of the finance committee, endorsing the raising of a campaign fund here for use in the November elections was made public yesterday.

"I earnestly call upon the hundreds of thousands of Democrats of the great Empire State to sustain you," wrote Mr. Hull. "Through you I would give them this message:

"The Republican party is rapidly disintegrating, through total lack of constructive leadership. Its members are deserting it by thousands because, in this critical period in the nation's life, it has shown a complete absence of ability to serve the people, even though they be in the throes of hunger, unemployment, unhappiness, agricultural suffocation and industrial paralysis."

"Instead, the leadership of the Republican party has chosen this time, of all others, to force upon the country greater tax burdens; laws for the benefit of special interests, like the pending tariff bill, which will increase the cost of everything the average man has to buy to sustain life."

"In a little more than a year the Republican party has proved itself incapable of conducting the government in any way except toward chaos."

"With these thoughts in mind the

people are turning to the polls in November to elect a new national House of Representatives, one-third of the national Senate and state tickets in practically all the states. They are going to express their opinion of the manner in which the Republican party has served them since the beginning of 1921. And they are clamoring for information."

It is the duty of the Democratic party to receive them into its fold, and upon the leaders of that party, national and state, rests the responsibility of showing them the path."

Firemen in Gas Masks Subdue Ammonia Fumes

Tenement Residents Routed From Beds When Cylinder Breaks in Ice Cream Plant

Gas masks and rubber hip boots were used by firemen in an hour's battle with ammonia fumes at 617 Eleventh Avenue yesterday. Residents of nearby tenements were routed out of their beds at dawn by the penetrating fumes which were loosed when a cylinder head at the plant of Shever's Ice Cream Company blew off. The Eleventh Avenue block between Forty-sixth and Forty-seventh streets was flooded with the fumes and several persons were slightly burned.

Employees who tried to stop the flow were driven back by the pungent fumes and eventually driven from the place. By the time the firemen arrived the houses in the neighborhood were empty of residents, who took hastily to the open air in their night attire.

Lieutenant Thomas Kilbride, of the rescue squad of the Fire Department, took charge of the job, and led a party equipped with gas masks and hip boots into the basement, where they worked for an hour to reach the main valves. The men were burned on their heads and the upper parts of their bodies. After the main valves had been closed the plant was cleared by the use of electric fans and work was resumed.

Style, Quality, Comfort For Men, Women and Children

If you have any foot troubles or foot discomforts you will especially appreciate the Arch Preserver Shoe during the extremely hot weather of the next two months.

Last year, out of ten thousand people who came into our store and purchased Arch Preserver Shoes, seven thousand came on recommendation.

"One Customer Tells Another" because they have found that style is a creed with us—and absolute comfort a law.

Due to the light, firm, scientifically proportioned and constructed steel arch, securely anchored at both ends, the outer arch of your foot rests on a firm tread base as nature intended, just the same as if it were resting on the floor. This relieves the strain which always comes when your foot is raised on a high heel, without a firm support under the arch.

Without obligating you to purchase, you are cordially invited to call and see how perfectly and comfortably we can fit you in this fine, stylish shoe.

Arch Preserver Shoe Shop, Inc.  
425 Fifth Avenue and 1 East 38th St., New York City.  
Telephone Murray Hill 7270.

Telephone: LONGACRE 8000.

10-PC. DINING ROOM SUITE (as illustrated). Queen Ann design in American Walnut. 72-in. Buffet, China Cabinet, Enclosed Server, Oblong Extension Table, 5 Side Chairs and 1 Arm Chair. . . . . \$385

(4)—Solid Mahogany Chairs and Rockers; upholstered in Mohair and Velour. . . . . Each \$21

(5)—Mahogany Library Table; 30x60 in. top; handsomely carved; two drawers; paneled carved ends. . . \$65

Stern Brothers

12-Button Length

MILANESE

SILK GLOVES

Remarkably Low Priced for Monday at

95c pair

A fine quality and exceptionally well-finished glove for this price. Double-tipped fingers. Paris point backs.

WHITE and PONGEE.

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